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ABSTRACT OF THE INVENTION

A method for enabling a consumer bill recipient to pay [his/her] their bills via the USPS or other carrier sooner than was heretofore possible. The foregoing is accomplished by enabling a company to send a bill to a bill recipient that contains a bill paying return portion in the form of a mail piece having a Planet code and Postnet bar code that references the bill recipient and amount to be paid on the outside of mail piece so that when a scanner at the USPS reads the Planet code and Postnet bar code, the bill recipient's bank account will be debited for the entire amount of the bill or a minimum payment that is due for the bill.